

FILED

2016 MAR 29 PM 4:19

CLERK OF THE
BANKRUPTCY COURT
DISTRICT OF NH

Certificate Number: 00301-NH-CC-027121011



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CERTIFICATE OF COUNSELING

I CERTIFY that on March 15, 2016, at 6:20 o'clock PM EDT, JAMES O CLEAVELAND received from InCharge Debt Solutions, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Hampshire, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 15, 2016 By: /s/Rose Poley

Name: Rose Poley

Title: Certified Bankruptcy Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).